

Information to identify the case:

Debtor 1	Gregory Pai	Social Security number or ITIN	xxx-xx-2890
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 16-10311-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory Pai

10/14/16

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gregory Pai
 Debtor

Case No. 16-10311-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +Gregory Pai, 4 Heritage Court, Demarest, NJ 07627-2506
 aty +Norgaard O'Boyle, 184 Grand Ave, Englewood, NJ 07631-3578
 515935703 1st Progress, PO Box 84010, Columbus, GA 31908-4010
 515935708 +Columbia Savings Bank, 19-01 State Rt 208, Fair Lawn, NJ 07410-2824
 515935711 +Harwood Lloyd, 130 Main St, Hackensack, NJ 07601-7152
 515935712 Haworth Country Club, LLC, c/o Aronshon, Weiner, Salerno, et.al.,
 21 Main Street/Court Plaza South, East Wing, Hackensack, NJ 07601
 515991493 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 515935714 Kia Motors Finance, 4000 Macarthur Blvd Ste 100, Newport Beach, CA 92660-2558
 515935715 Mortgage Service Center, 2001 Leadenhall Rd, Mt Laurel, NJ 08054
 515935717 NJ Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
 515975864 New York State, Department of Taxation & Finance, P.O. Box 5300, Albany, NY 12205-0300
 515935716 New York State Taxation, PO Box 4127, Binghamton, NY 13902-4127
 516074510 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515935721 State of NJ-Division of Taxation, Revenue Processing Center, PO Box 193,
 Trenton, NJ 08646-0193
 515935722 Verizon, PO Box 509, Wallingford, CT 06492-0509
 515935723 +Visions FCU, 24 McKinley Ave, Endicott, NY 13760-5491
 516163501 +Wells Fargo Bank, N.A., Trustee(See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 14 2016 23:04:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 14 2016 23:04:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: HY11.COM Oct 14 2016 22:38:00 Hyundai Capital America, P.O. Box 20829,
 Fountain Valley, CA 92728-0829
 515935704 EDI: AMEREXPR.COM Oct 14 2016 22:38:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 515992076 EDI: BECKLEE.COM Oct 14 2016 22:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 515935705 EDI: BANKAMER.COM Oct 14 2016 22:38:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 515935706 +EDI: STFC.COM Oct 14 2016 22:38:00 CACH LLC, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3581
 515935707 EDI: CHASE.COM Oct 14 2016 22:43:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 515935710 +EDI: AMINFOFP.COM Oct 14 2016 22:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 515935713 +EDI: IRS.COM Oct 14 2016 22:43:00 Internal Revenue Service, 1 Kalisa Way,
 Paramus, NJ 07652-3511
 515964540 EDI: PRA.COM Oct 14 2016 22:38:00 Portfolio Recovery Associates, LLC,
 c/o U.S. Bank National Association ND, POB 41067, Norfolk VA 23541
 515935718 EDI: RESURGENT.COM Oct 14 2016 22:38:00 Pinnacle Credit Services, PO Box 640,
 Hopkins, MN 55343-0640
 515935719 +EDI: PRA.COM Oct 14 2016 22:38:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 516169169 +EDI: JEFFERSONCAP.COM Oct 14 2016 22:38:00 Premier Bankcard, Llc,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 516223586 +EDI: DRIV.COM Oct 14 2016 22:38:00 SANTANDER CONSUMER USA, P.O. Box 560284,
 Dallas, TX 75356-0284
 515935720 EDI: DRIV.COM Oct 14 2016 22:38:00 Santander Consumer USA, 5201 Rufe Snow Dr,
 North Richland Hills, TX 76180-6036
 515935709 EDI: USBANKARS.COM Oct 14 2016 22:43:00 Elan Financial Services, 200 Gibraltar Rd,
 Horsham, PA 19044-2318

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Haworth Country Club, LLC, c/o Aronshon Weiner Salerno et al.,
 21 Main Street - Court Plaza South, Hackensack
 516155365* AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001,
 MALVERN, PA 19355-0701

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
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Total Noticed: 34

Date Rcvd: Oct 14, 2016

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Craig L. Levinsohn on behalf of Creditor Haworth Country Club, LLC
clevinsohn@aronsohnweiner.com
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John O'Boyle on behalf of Debtor Gregory Pai joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
John R. Morton, Jr. on behalf of Creditor Hyundai Capital America
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6